



# TAILOR A PLAN TO SUIT YOUR NEEDS

## Your Plan Comparison Guide

Cigna International provides access to a global network of over 1 million trusted hospitals, clinics and doctors. Everything we do is driven by our mission to help improve the health, wellbeing and sense of security of those we serve.

### Why thousands join Cigna Global IPMI every year

Our goal at Cigna Global IPMI is to deliver a 5-Star Customer Service to those who rely on us when they're far from home. Our commitment to deliver unparalleled customer service includes:

- › Answering calls within **20 seconds**
- › Processing claims within **5 Days**<sup>+</sup>
- › Responding to emails within **48 hours**
- › Underwriting quote turnaround within **24 hours**<sup>+</sup>
- › 85% of Guarantee of Payments issued within **1 hour**<sup>+</sup>
- › Live Web Chat, and more

<sup>+</sup>Timescales applicable only where correct and accurate information and/or documentation has been submitted.

**Need help? Call today!**

Contact your Broker or visit Cigna Global online at [www.cignaglobal.com](http://www.cignaglobal.com)

**Together, all the way.®**



# Cigna Global Individual Private Medical Insurance Plans – Build a plan that’s right for you.

Core Module	Plans	Close Care	Silver	Gold	Platinum	Optional modules	Close Care	Silver	Gold	Platinum		
Inpatient & Daypatient	Area of cover	Country of nationality plus country of residence	Worldwide/ Worldwide excluding USA	Worldwide/ Worldwide excluding USA	Worldwide/ Worldwide excluding USA	International Outpatient	Annual benefit	€3,700	€7,400	€18,500	Unlimited	
	Annual benefit	€400,000	€800,000	€1,600,000	Unlimited		Consultation with medical practitioners and specialists	€75 limit per visit. Up to 8 visits per year	€90 limit per visit. Up to 15 visits per year	€185 limit per visit. Up to 30 visits per year	Paid in full	
	Hospital charges for: operating theatre; prescribed medicines, drugs and dressings for inpatient or daypatient treatment; treatment room fees for outpatient surgery	Paid in full* semi-private room	Paid in full* semi-private room	Paid in full* private room	Paid in full private room		Pre-natal and post-natal care	Not covered	Not covered	€2,750	€5,500	
	Intensive care	Paid in full*					Pathology, radiology and diagnostic tests (excluding Advanced Medical Imaging)	€740	€1,850	€3,700	Paid in full	
	Surgeon and anaesthetists' fees	Paid in full*					Physiotherapy treatment	€740				
	Specialists' consultation fees	Paid in full*					Restorative speech therapy	Not covered				
	Transplant services for organ, bone marrow and stem cell transplants	Not covered					Osteopathy and chiropractic treatment	€75 per visit. Up to 8 visits per year	Paid in full* up to 15 visits	Paid in full* up to 15 visits	Paid in full up to 30 visits	
	Kidney dialysis	€3,700					Prescription drugs and dressings	€370	€370	€1,480	Paid in full	
	Pathology, radiology and diagnostic test (excluding Advanced Medical Imaging)	Paid in full*	Paid in full*	Paid in full*	Paid in full		Adult vaccinations	€185	€185	Paid in full*	Paid in full	
	Local ambulance and air ambulance services**	Paid in full*					Dental accidents	€370	€740	Paid in full*	Paid in full	
	Emergency inpatient dental treatment	€1,850					Acupuncture, homeopathy and Chinese medicine	€75 per visit. Up to 15 visits per year				
	Cancer care	Paid in full*					Rental of durable equipment	€1,100	Paid in full*	Paid in full*	Paid in full	
	Internal prosthetic devices/surgical and medical appliances	Paid in full*					Well child tests	€740				
	Hospital accommodation for parent or guardian	Not covered	€740	€740	Paid in full		Child immunisations	€740				
	Advanced Medical Imaging (MRI, CT and PET scans)	€1,850	€3,700	€7,400	Paid in full		Annual eye and hearing test for children aged 15 and younger	Paid in full*				
	Physiotherapy and complimentary therapies	€1,480	€1,850	€3,700	Paid in full		60+ care	Not covered	Not covered	€740	€1,480	
	Home nursing	Not covered	€1,850	€3,700	Paid in full		International Health and Wellbeing	Routine adult physical examinations	€75	€165	€330	€440
	Rehabilitation	€1,480	€1,850	€3,700	Paid in full			Pap smear				
	Hospice and palliative care	€1,850	€1,850	€3,700	Paid in full			Prostate cancer screening	Combined aggregate limit of €300	€165	€330	Paid in full
	External prosthetic devices/surgical and medical appliances	€1,850	€2,400	€2,400	€2,400			Mammograms for breast cancer screening				
Treatment for mental health conditions and disorders and addiction treatment***	€2,200	€3,700	€7,400	Paid in full	Bowel cancer screening			Not covered	Not covered	Paid in full		
Inpatient cash benefit	Not covered	€75	€75	€150	Bone densitometry							
Parent and Baby Care	Routine maternity benefit care	Not covered	Not covered	€5,500	€11,000	International Medical Evacuation	Annual benefit	Not covered	Paid in full	Paid in full	Paid in full	
	Complications from maternity			€11,000	€22,000		Medical evacuation					
	Homebirths			€370	€850		Medical repatriation					
	Newborn care			€18,500	€55,500		Repatriation of mortal remains					
	Congenital conditions			€3,700	€14,800		€30,500					Travel costs for an accompanying person
International Vision	International Dental	International Dental	International Dental	International Dental	International Dental	International Dental	Compassionate visits – travel costs	€1,000	€1,000	€1,000		
							Compassionate visits – living allowance	€125	€125	€125		
							Eye examination	Not covered	€75	€150	Paid in full	
							Lenses, frames and prescription sunglasses	Not covered	€125	€125	€245	
							Preventive dental care	Paid in full*	Paid in full*	Paid in full*	Paid in full*	
Routine dental treatment	80% refund per period of cover	80% refund per period of cover	90% refund per period of cover	Paid in full*								
Major restorative dental treatment	70% refund per period of cover	70% refund per period of cover	80% refund per period of cover	Paid in full*								
Orthodontic treatment	Not covered	40% refund per period of cover	50% refund per period of cover	50% refund per period of cover								

\*In this Plan Comparison Guide, Paid in full means paid in full in accordance with the overall annual benefit limit per module. \*\*Only applies to road ambulance not air ambulance for the Close Care Plan. \*\*\*Does not include treatment for addictions for the Close Care Plan.

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